As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS, SYSTEMS, AND ARTICLES OF MANUFACTURE FOR PROVIDING FINANCIAL ACCOUNTS WITH CONDITIONS the specification of which was filed on March 19, 2004 as United States Application No. 10/804,170 and Confirmation No. 7400.

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

iit under 35 U.S.C. § 119	☐ YES ☐ NO☐ YES ☐ NO☐ NO☐ YES ☐ YES
iit under 35 U.S.C. § 119	
it under 35 U.S.C. § 119	19(e) of any United States provisional application(s) li
Number	Date of Filing
Num	ber

Inferedy claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PC1 International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filling date of the prior application(s) and the national or PCT International filling date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW, GARRETT & DUNNER, L.L.P., CUSTOMER NUMBER 22,852.

Full Name of First Inventor Nathan T. Czyzewski	Invertor's Signature	Date 8/23/04	
Residence Arlington, Virginia 22206	30	Citizenship U.S. USA	
Post Office Address 3536 S. Stafford Street, Apt. A1, Arlington, Virginia	22206		

Full Name of Second Inventor Kevin T. Shaffer	Inventor's Signature	Date
Residence Richmond, Virginia 23225		Citizenship U.S.
Post Office Address 3259 Pinebrook Drive, Richmond, Virginia 232	25	
Full Name of Third Inventor Srishti Kohil	Inventor's Signature	Date
Residence Falls Church, Virginia 22042		Citizenship India
Post Office Address 3015 Nicosh Circle, Apt. 2104, Falis Church, Vi	irginia 22042	
Full Name of Fourth Inventor Jon Kemkraut	Inventor's Signature	Date
Residence Washington, D.C. 20036	**************************************	Citizenship U.S.
Post Office Address 1545 18 th Street, N.W., Apt. 906, Washington, I	D.C. 20036	
Full Name of Fifth Inventor Alihan Hotic	Inventor's Signature	Date
Residence Arlington, Virginia 22209		Citizenship Turkey
Post Office Address 1410 N. Scott Street, Apt. 665, Arlington, Virgin	ia 22209	
Full Name of Sixth Inventor Shawn Nghiem	Inventor's Signature	Date
Residence Midlothian, Virginia 23112		Citizenship U.S.
Post Office Address 13524 Lucky Debonair Lane, Midlothian, Virgin	ia 23112	

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I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56.

I hereby claim foreign priority benefits under 35 U.S.C. § 119(a)-(d) or § 365(b) of any foreign application(s) for patent or inventor's certificate or § 365(a) of any PCT international application(s) designating at least one country other than the United States, listed below and have also identified below, any foreign application(s) for patent or inventor's certificate, or any PCT International application(s) having a filing date before that of the application(s) of which priority is claimed:

Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 11
			☐ YES ☐ NO
· · · · · · · · · · · · · · · · · · ·			YES NO
•	penefit under 35 U.S.C. § 11	(e) of any United Sta	tes provisional application(s) listed
elow:	penefit under 35 U.S.C. § 11	9(e) of any United Sta	ates provisional application(s) listed

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PC1 International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112, I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

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Full Name of First Inventor Nathan T. Czyzewski	Inventor's Signature	Date
Residence Arlington, Virginia 22206		Citizenship U.S.
Post Office Address 3538 S. Stafford Street, Apt. A1, Arlington, Virgini	ia 22206	

Full Name of Second Inventor	Inventor's Signature	Date \$/23/04
Kevin T. Shaffer	Mu Bujan	Citizenship
Residence Richmond, Virginia 23225	<i>r</i>	U.S.
Post Office Address 259 Pinebrook Drive, Richmond, Virginia	23225	
Full Name of Third Inventor Srishti Kohil	Inventor's Signature	Date
Residence alls Church, Virginia 22042		Citizenship India
Post Office Address 2015 Nicosh Circle, Apt. 2104, Falls Chur	ch, Virginia 22042	
full Name of Fourth Inventor ion Kemkraut	Inventor's Signature	Date
Residence Washington, D.C. 20036		Citizenship U.S.
Post Office Address 1545 18 th Street, N.W., Apt. 908, Washin	gton, D.C. 20036	·
Full Name of Fifth Inventor Allhan Hotic	Inventor's Signature	Date
Residence Arlington, Virginia 22209		Citizenship Turkey
Post Office Address 1410 N. Scott Street, Apt. 665, Arlington,	Virginia 22209	
Full Name of Sixth Inventor Shawn Nghiem	Inventor's Signature	Date
Residence Midlothian, Virginia 23112		Citizenship U.S.
Post Office Address 13524 Lucky Debonalr Lane, Midlothian,	Virginia 23112	

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Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			☐ YES ☐ NO
			☐ YES ☐ NO

I hereby claim the benefit under 35 U.S.C. § 119(e) of any United States provisional application(s) listed below:

Application Number	Date of Filing

I hereby claim the benefit under 35 U.S.C. § 120 of any United States application(s) or § 365(c) of any PCT International application(s) designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States or PCT International application(s) in the manner provided by the first paragraph of 35 U.S.C. § 112. I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this

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Full Name of First Inventor Nathan T. Czyżewski	Inventor's Signature	Date
Residence Arlington, Virginia 22206		Citizenship U.S.
Post Office Address 3536 S. Stafford Street, Apt. A1, Arlington, Virginia	22208	

Full Name of Second Inventor Kevin T. Shaffer	Inventor's Signature	Date
Residence Richmond, Virginia 23225		Citizenshîp U.S.
Post Office Address 3259 Plnebrook Drive, Richmond, Virgin	ia 23225	
Full Name of Third Inventor Srishti Kohli	Inventor's Signature	Date
Residence Falls Church, Virginia 22042		Citizenship India
Post Office Address 3015 Nicoeh Circle, Apt. 2104, Falls Ch	urch, Virginia 22042	
Full Name of Fourth Inventor Jon Kernkraut	Inventor's Signature	Date
Residence Washington, D.C. 20036		Citizenship U.S.
Post Office Address 1545 18 th Street, N.W., Apt. 906, Washir	ngton, D.C. 20036	
Full Name of Fifth Inventor Alihan Hotic	Inventor's Signature	Date
Residence Arlington, Virginia 22209		Citizenship Turkey
Post Office Address 1410 N. Scott Street, Apt. 665, Arlington	, Virginia 22209	
Full Name of Slath Inventor Shawn Nghiern	Inventor's Signature	Date
Residence Midlothlan, Virginia 23112		Cittzenship U.S.
Post Office Address 13524 Lucky Debonair Lane, Midlothlan,	Virginia 23112	
The state of the s	* 1181116 E	

Customer Number 22,852 Attorney Docket No. 5793,3143-00



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Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			YES NO
			YES NO
	penefit under 35 U.S.C. § 119	P(e) of any United Sta	tes provisional application(s) listed
elow:		∂(e) of any United Sta	
low:	penefit under 35 U.S.C. § 119	P(e) of any United Sta	tes provisional application(s) listed Date of Filing

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Full Name of First Inventor Nathan T. Czyzewski	Inventor's Signature	Date
Residence Arlington, Virginia 22206		Citizenship U.S.
Post Office Address 3536 S. Stafford Street, Apt. A1, Arlington, Virgin	ia 22208	

Full Name of Second Inventor Kevin T. Shaffer	Inventor's Signature	Date
Residence Richmond, Virginta 23225		Citizenship U.S.
Post Office Address 3259 Pinebrook Drive, Richmond, Virginia	23225	
Full Name of Third Inventor Srishti Kohil	Inventor's Signature	Date
Residence Falls Church, Virginia 22042		Citizenship India
Post Office Address 3015 Nicosh Circle, Apt. 2104, Falls Chun	ch, Virginia 22042	
Full Name of Fourth Inventor Jon Kernkraut	Inventor's Signature	Date 7/15/04
Residence Washington, D.C. 20036		Citizenship U.S.
Post Office Addrese 1545 18 th Street, N.W., Apt. 906, Washing	ton, D.C. 20036	
Full Name of Fifth Inventor Alihan Hotic	Inventor's Signature	Date
Residence Arlington, Virginia 22209		Citizenship Turkey
Post Office Address 1410 N. Scott Street, Apt. 665, Arlington,	Virginia 22209	
Full Name of Sixth Inventor Shawn Nghiem	Inventor's Signature	Date
Residence Midlothian, Virginia 23112		Citizenship U.S.
Post Office Address 13524 Lucky Debonair Lane, Midlothlan, V	Virginia 23112	

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Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 1
			☐ YES ☐ NO
			YES NO
w: 		e(e) of any United Sta	tes provisional application(s) listed
w:	benefit under 35 U.S.C. § 119	e(e) of any United Sta	tes provisional application(s) listed
w:		e(e) of any United Sta	
w:		e(e) of any United Sta	

application(s) in the manner provided by the first paragraph disclose information which is material to patentability as defined in 37 CFR § 1.56 which became available between the filing date of the prior application(s) and the national or PCT International filing date of this application:

Application Number	Date of Filing	Status (Patented, Pending, Abandoned)

I hereby appoint the following attorney and/or agent(s) to prosecute this application and transact all business in the Patent and Trademark Office connected therewith. FINNEGAN, HENDERSON, FARABOW. GARRETT & DUNNER, L.L.P., CUSTOMER NUMBER 22,852.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such willful false statements may ieopardize the validity of the application or any patent issuing thereon.

Full Name of First Inventor Nathan T. Czyzewski	Inventor's Signature	Date
Residence Arlington, Virginia 22206		Citizenship U.S.
Post Office Address 3536 S. Stafford Street, Apt. A1, Arlington, Virginia	22206	

line 2004

Full Name of Second Inventor Kevin T. Shaffer	Inventor's Signature	Date
Residence Richmond, Virginia 23225		Citizenship U.S.
Post Office Address 3259 Pinebrook Orlve, Richmond, Virginia 23225		
Full Name of Third Inventor Srishti Kohli	Inventor's Signature	Date
Residence Falls Church, Virginia 22042		Citizenship India
Post Office Address 3015 Nicosh Circle, Apt. 2104, Falls Church, Virgini		
Full Name of Fourth Inventor Jon Kemkraut	Inventor's Signature	Date
Residence Washington, D.C. 20036		Citizenship U.S.
Post Office Address 1545 18 th Street, N.W., Apt. 906, Washington, D.C.	20036	
Full Name of Fifth Inventor Alihan Hotic	Invelled's Signature	911104
Residence Arlington, Virginia 22209	_	Cittzénship Turkey
Post Office Address 1410 N. Scott Street, Apt. 665, Arlington, Virginia 2		
Full Name of Sixth Inventor Shawn Nghiem	Inventor's Signature	Date
Residence Midlothian, Virginia 23112		Citizenship U.S.
Post Office Address 13524 Lucky Debonair Lane, Midlothian, Virginia 2	3112	

Customer Number 22,852 Attomey Docket No. 5793.3143-00



DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare that: my residence, post office address and citizenship are as stated below next to my name; I believe I am the original, first, and sole inventor (if only one name is listed below) or an original, first, and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled: METHODS, SYSTEMS, AND ARTICLES OF MANUFACTURE FOR PROVIDING FINANCIAL ACCOUNTS WITH CONDITIONS the specification of which was filed on March 19, 2004 as United States Application No. 10/804,170 and Confirmation No. 7400.

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-FF	•		
Country	Application Number	Date of Filing	Priority Claimed Under 35 U.S.C. 119
			YES NO
			☐ YES ☐ NO
I hereby claim the below:	penefit under 35 U.S.C. § 11	9(e) of any United Sta	ates provisional application(s) listed
Applic	eation Number		Date of Filing
International application of the claims of application(s) in the ridisclose information visits application v	on(s) designating the United this application is not disclos nanner provided by the first p which is material to patentab	States, listed below a sed in the prior United paragraph of 35 U.S.C ility as defined in 37 C	s application(s) or § 365(c) of any PCT and, insofar as the subject matter of I States or PCT International C. § 112, I acknowledge the duty to CFR § 1.56 which became available CT International filing date of this
Application Numbe	r Date of f	Filing	Status (Patented, Pending, Abandoned)

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Full Name of Third Inventor Srishti Kohli	Inventor's Signature	Date
Residence Falls Church, Virginia 22042		Citizenship India
Post Office Address 3015 Nicosh Circle, Apt. 2104, Falls Chur	ch, Virginia 22042	
Full Name of Fourth Inventor Jon Kernkraut	Inventor's Signature	Date
Residence Washington, D.C. 20036		Citizenship U.S.
Post Office Address 1545 18 th Street, N.W., Apt. 906, Washing	ton, D.C. 20036	
Full Name of Fifth Inventor Alihan Hotic	Inventor's Signature	Date
Residence Arlington, Virginia 22209		Citizenship Turkey
Post Office Address 1410 N. Soott Street, Apt. 665, Arlington,	VIrginia 22209	
Full Name of Sixth Inventor Shawn Nghiem	Inventor's Signature	Date 7/16/04
Residence Midlothian, Virginia 23112	7	Citizenship U.S.
Post Office Address 13524 Lucky Debonair Lane, Midlothian, V	/irginia 23112	